

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
TACOMA DIVISION**

In re:

Ramon Elliott Bea
Jacquelyn Denise Bea
Debtor(s)

Case No. 10-40975-PBS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David M Howe, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/11/2010.
- 2) The plan was confirmed on 07/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/10/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/14/2011.
- 5) The case was completed on 02/21/2013.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$66,700.00.
- 10) Amount of unsecured claims discharged without payment: \$27,106.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor	\$72,252.99
Less amount refunded to debtor	\$5,663.22

NET RECEIPTS: **\$66,589.77**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,683.45
Court Costs	\$274.00
Trustee Expenses & Compensation	\$2,894.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,851.94**

Attorney fees paid and disclosed by debtor: \$1,370.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCEONE INC	Unsecured	NA	680.39	680.39	126.57	0.00
ALLIANCEONE INC	Unsecured	NA	2,916.72	2,916.72	542.60	0.00
ALLIANCEONE INC	Unsecured	189.00	0.00	0.00	0.00	0.00
ALLIANCEONE INC	Unsecured	1,777.00	1,194.33	198.51	198.51	0.00
ALLIANCEONE INC	Unsecured	NA	773.53	773.53	143.90	0.00
ALLIANCEONE INC	Unsecured	NA	0.00	0.00	0.00	0.00
ALLIANCEONE INC	Unsecured	NA	178.59	178.59	33.22	0.00
American Home Mortgage Servicing Inc	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	1,738.00	1,738.61	1,738.61	323.43	0.00
AMERICAS RECOVERY NETWORK	Unsecured	307.00	NA	NA	0.00	0.00
APPLIED INCOME SCIENCES LLC	Unsecured	820.00	820.00	820.00	152.54	0.00
ASSET ACCEPTANCE LLC	Unsecured	NA	1,258.12	1,258.12	234.05	0.00
B-LINE LLC	Unsecured	NA	261.43	261.43	48.63	0.00
B-LINE LLC	Unsecured	NA	820.00	820.00	152.54	0.00
BONNEVILLE COLLECTIONS	Unsecured	407.00	NA	NA	0.00	0.00
CHASE MANHATTAN MORTGAGE	Unsecured	NA	NA	NA	0.00	0.00
COMMERCIAL CHECK CONTROL	Unsecured	33.00	NA	NA	0.00	0.00
CREDIT INTERNATIONAL CORP	Unsecured	NA	NA	NA	0.00	0.00
EQUABLE ASCENT FINANCIAL	Unsecured	525.00	NA	NA	0.00	0.00
FAMILY SUPPORT DIVISIO	Unsecured	NA	NA	NA	0.00	0.00
FDS NATIONAL BANK-MACYS	Unsecured	NA	NA	NA	0.00	0.00
Fireside Auto Finance	Unsecured	NA	NA	NA	0.00	0.00
GLOBAL PAY	Unsecured	385.00	NA	NA	0.00	0.00
HARBOR RIDGE ESTATES HOA	Secured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	238.00	238.56	238.56	44.38	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	460.00	460.00	85.57	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,385.19	1,385.19	257.69	0.00
MACYS / FDSB	Unsecured	NA	NA	NA	0.00	0.00
NCO	Unsecured	1,463.00	NA	NA	0.00	0.00
NCO	Unsecured	NA	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	570.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO FINANCIAL SERVICES INC	Unsecured	73.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	2,689.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	1,697.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	125,517.16	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	NA	384,182.44	51,174.31	51,174.31	0.00
PACIFIC NW COLLECTIONS	Unsecured	39.00	NA	NA	0.00	0.00
PIERCE COUNTY TREASURER	Priority	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Unsecured	NA	525.00	525.00	97.67	0.00
PREMIER BANKCARD	Unsecured	330.00	330.37	330.37	61.46	0.00
PUGET SOUND COLLECTIONS	Unsecured	273.00	898.14	898.14	167.08	0.00
PUGET SOUND COLLECTIONS	Unsecured	166.00	0.00	0.00	0.00	0.00
QUANTUM 3 GROUP	Unsecured	NA	1,702.48	1,702.48	316.71	0.00
QUANTUM 3 GROUP	Unsecured	NA	710.00	710.00	132.08	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	NA	6,412.00	6,412.00	1,192.82	0.00
RJM ACQUISITIONS	Unsecured	126.00	83.07	83.07	15.45	0.00
RJM ACQUISITIONS	Unsecured	NA	126.71	126.71	23.57	0.00
Security Check Llc	Unsecured	465.00	NA	NA	0.00	0.00
THE AFFILIATED GROUP I	Unsecured	60.00	NA	NA	0.00	0.00
TRIDENTASSET.COM	Unsecured	227.00	NA	NA	0.00	0.00
UNITED STATES TREASURY	Priority	NA	2,213.05	2,213.05	2,213.05	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$51,174.31	\$51,174.31	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$51,174.31	\$51,174.31	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,213.05	\$2,213.05	\$0.00
TOTAL PRIORITY:	\$2,213.05	\$2,213.05	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,517.42	\$4,350.47	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,851.94</u>
Disbursements to Creditors	<u>\$57,737.83</u>

TOTAL DISBURSEMENTS :	<u>\$66,589.77</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/05/2013

By: /s/ David M Howe

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.